

UNITED STATES BANKRUPTCY COURT DISTRICT OF		VOLUNTARY PETITION
IN RE (Name of debtor-if individual, enter Last, First, Middle) Waldman, Henry J.	NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle)	
ALL OTHER NAMES used by debtor in the last 6 years (Include married, maiden and trade names)	ALL OTHER NAMES used by the joint debtor in the last 6 years (Include married, maiden and trade names)	
SOC. SEC./TAX I.D. NO. (If more than one, state all) 0848	SOC. SEC./TAX I.D. NO. (If more than one, state all)	
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) 499 College Road Lake Forest, IL. 60045 COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS	STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip) COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS	
MAILING ADDRESS OF DEBTOR (If different from street address)	MAILING ADDRESS OF JOINT DEBTOR (If different from street address)	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)	Debtor has been domiciled or has had a residence, principal place of business or principal assets in this [X] District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, [] general partner or partnership pending in this District.	

INFORMATION REGARDING DEBTOR (Check applicable boxes)

TYPE OF DEBTOR <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Joint (H&W) <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Partnership <input type="checkbox"/> Municipality <input type="checkbox"/> Other _____	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> §304-Case Ancillary to Foreign Proceeding
NATURE OF DEBT <input checked="" type="checkbox"/> Non-Business Consumer <input type="checkbox"/> Business-Complete A&B	FILING FEE (Check one box) <input checked="" type="checkbox"/> Filing Fee attached. <input type="checkbox"/> Filing fee is said to be paid in installments. (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3
A. TYPE OF BUSINESS (check one box) <input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Manufacturing/ <input type="checkbox"/> Construction <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Mining <input type="checkbox"/> Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other business	NAME AND ADDRESS OF LAW FIRM OR ATTORNEY the Law Office of Ilene F. Goldstein 425 Huehl Road Suite 16B Northbrook, IL. 60062 Telephone No. (847) 498-9595
B. BRIEFLY DESCRIBE NATURE OF BUSINESS	NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR Ilene F Goldstein <input type="checkbox"/> Debtor is not represented by an attorney

STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. §604)
(Estimates only)(Check applicable boxes)

<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input type="checkbox"/> Debtor estimates that after any exempt property is excluded and administrative there will be no funds available for distribution to unsecured creditors.	
ESTIMATED NUMBER OF CREDITORS <input type="checkbox"/> 1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over	
ESTIMATED ASSETS (in thousands of dollars) <input checked="" type="checkbox"/> Under 50 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 10,000-99,999 <input type="checkbox"/> 100,000-over	
ESTIMATED LIABILITIES (in thousands of dollars) <input type="checkbox"/> Under 50 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 10,000-99,999 <input type="checkbox"/> 100,000-over	
ESTIMATED NUMBER OF EMPLOYEES-CH. 11 & 12 ONLY <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99 <input type="checkbox"/> 100-999 <input type="checkbox"/> 1000-over	
ESTIMATED NO. OF EQUITY SECURITY HOLDERS-CH 11 & 12 ONLY <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-over	

U.S. Bankruptcy Court
Northern District of Illinois

Filed: 06/07/2004

Time: 15:49:14

Debtor: HENRY J WALDMAN

Case: 04-21787 Fee: 209

Chapter: 7 Rec. #: 3084603

Judge: A Benjamin Goldgar

341 mtg: 07/29/2004 @ 01:30PM

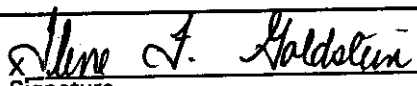
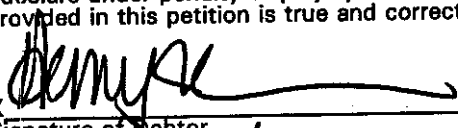
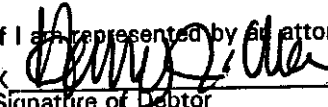

Trustee: JOEL SCHECHTER



1:04BK21787-BK001

In re:

only)

FILING OF PLAN		
For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.		
<input type="checkbox"/> A copy of debtor's proposed plan dated _____ is attached.		<input type="checkbox"/> Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (if more than one, attach each additional sheet)		
Location Where Filed	Case Number	Date Filed
PENDING BANKRUPTCY CASE FILED BY AN SPOUSE, PARTNER, OR AFFILIATE OF THIS DEBTOR (if more than one, attach additional sheet)		
Name of Debtor	Case Number	Date
Relationship	District	Judge
REQUEST FOR RELIEF		
Debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		
SIGNATURES		
 Signature		ATTORNEY Date <u>June 3, 2004</u>
INDIVIDUAL/JOINT DEBTOR(S) I declare under penalty of perjury that the information provided in this petition is true and correct.  X Signature of Debtor Date <u>6-03-04</u>		CORPORATE OR PARTNERSHIP DEBTOR I declare under penalty of perjury that the information provided in this petition is true and correct, and that filing of this petition on behalf of the debtor has been authorized. X _____ _____ Print or Type Name of Authorized Individual _____ Title of Individual Authorized by Debtor to File Petition Date _____
EXHIBIT "A" (To be completed if debtor is a corporation requesting relief under Chapter 11.) <input type="checkbox"/> Exhibit "A" is attached and made a part of this petition.		
TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 §322) I am aware that I may proceed under Chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 of such title. If I am represented by an attorney, exhibit "B" has been completed.  X Signature of Debtor Date <u>6-03-04</u>		
X _____ Signature of Joint Debtor Date _____		
EXHIBIT "B" (To be completed by an attorney for individual chapter 7 debtor(s) with primarily consumer debts.) I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  X Signature of Attorney Date <u>6-03-04</u>		

SCHEDULE A--REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
Total--->				

SCHEDULE B--PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM
1. Cash on hand		\$20.00		\$20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in bank, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses or cooperatives.		\$100.00 TCF Bank		\$100.00
3. Security deposits with public utilities, telephone companies, landlords and others.	X			
4. Household goods and furnishings including audio, video, and computer equipment.		\$200.00		\$200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		\$100.00		\$100.00
6. Wearing apparel.		Necessary and Ordinary		\$50.00
7. Furs and Jewelry	X			
8. Firearms and sports, photographic and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

In Re

Debtor(s) Case No.

(if known)

SCHEDULE B--PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM
10. Annuities. Itemize and name each issuer.	X	Cook County Retirement Account		\$1839.09
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.				
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interest in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X	Sale of Marital Residence in 2007 50% interest		Currently minimal to no value
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A of Real Property.				
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated values of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X	98 Mitsubishi		\$2135.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops-growing or harvested.	X			
31. Farming equipment and implements.	X			
32. Farms supplies, chemicals and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total--> \$
 _____ continuation sheets attached.

FROM : BFAPC

PHONE NO. : 847 5667540

Sep. 10 2003 03:13PM P2

UNIFORM RESIDENTIAL APPRAISAL REPORT

Property Address: 728 Franklin Avenue City: Winthrop Harbor State: IL Zip: 60096

Legal Description: SUBDIVISION OF LOT 8 WINTHROP HARBOR, LOT 20-23 BLOCK 8

Assessor's Parcel No.: 04-10-111-021/022/023/024-0000 (4 parcels)

Year Built: 2001

Current Owner: Gregory D & Renee A Thompson

Property/Other Interests: [X] Fee Simple [] Leasehold [] Other

Highway/Other Public Use: N/A

Map Reference: SHRA 1900

County: Cook

Section: 18

Block: 8

Lot: 20-23

Owner: Gregory D. Thompson

Address: 2021 W. Harrison Street, Ste. 120, Winthrop Harbor, IL 60096

Land/Class: Equity Link

Location: [X] Urban [] Suburban [] Rural

Soils: [X] Over 75% [] 25-75% [] Under 25%

Grading: [X] Level [] Slope [] Other

Foundation: [X] Over 50 [] 25-50 [] Other

Roofing: [X] Asphalt [] Other

Exterior: [X] Siding [] Other

Interior: [X] Hardwood [] Other

Basement: [X] Full [] Partial [] None

Attic: [X] Finished [] Unfinished [] None

Garage: [X] Attached [] Detached [] None

Pool: [X] In-ground [] Above-ground [] None

Spa: [X] Yes [] No

Hot Tub: [X] Yes [] No

Fireplace: [X] Yes [] No

Stove: [X] Gas [] Electric [] Other

Dishwasher: [X] Yes [] No

Refrigerator: [X] Yes [] No

Washer/Dryer: [X] Yes [] No

Central Air: [X] Yes [] No

Other: [X] Yes [] No

Neighborhood boundaries and characteristics: The neighborhood boundaries are 7th Avenue to the North, Morton-Wain Roads to the East, 18th Street to the South and Sheridan Road to the West. A diverse mixture of residential housing.

Factors that affect the marketability of the property in the neighborhood (proximity to employment and shopping, employment stability, appeal to market, etc.): Proximity to all amenities and employment are average. No adverse conditions obvious as of the date of this appraisal. Employment stability and appeal to market are average. Homes in the subjects market area sell within a reasonable marketing time as of the date of this appraisal report.

Market conditions in the subject neighborhood (including support for the above observations related to the trend of property values, demand/supply, and marketing time -- such as data on comparative properties for sale in the neighborhood, description of the prevalence of sales and leasing transactions, etc.): The trend in property values is upward with some appreciation forecast. Demand and supply are in balance with an adequate supply of diverse residential homes. Marketing time is 2 to 3 months for typical housing. Some competitive properties are available. Financing is readily available, typically conventional at market with no adverse concessions.

Project Information for PUDs (if applicable) -- Is the developer/builder a member of the Home Owners' Association (HOA)? [] YES [X] NO

Approximate total number of units in the subject project: N/A

Approximate total number of lots for sale in the subject project: N/A

Describe common elements and recreational facilities: N/A

Dimensions: 100 x 115.71 x 100 x 105.65

Site area: 10978 Sq. Ft. +/-

Specific zoning classification and description: Lot 21-104 Res. Improved 20-22-23-103 Vacant

Zoning compliance: [X] Legal [] Legal nonconforming (Grandfathered use) [] Illegal [] No zoning

Highest & best use of property: [X] Single-family [] Other use (specify)

Utilities: [X] Public [] Other

Electricity: [X] Public [] Other

Gas: [X] Public [] Other

Water: [X] Public [] Other

Sanitary sewer: [X] Public [] Other

Storm sewer: [X] Public [] Other

Off-site improvements: [X] Street [] Other

Street: [X] Asphalt [] Other

Curbside: [X] Concrete [] Other

Storm: [X] None [] Other

Street lights: [X] Overhead [] Other

Appr: [X] None [] Other

Completed (apparent adverse elements, encroachments, special assessments, etc. items. Report as legal nonconforming zoning, use, etc.): No adverse

Adverse elements, encroachments, special assessments, etc. items or illegal or nonconforming zoning uses evident, apparent or known to the Appraiser at the time of inspection. No survey available for review at the time of inspection.

GENERAL DESCRIPTION

No. of Units: One

No. of Stories: 1.5

Type (Det./Dup.): Detached

Design (Style): 1.5-Story

Exterior/Proposed: Exterior

Age (No.): 01

Effective Age (Yr.): 1E

EXTERIOR DESCRIPTION

Foundation: Concrete

Roof Surface: Asphalt Sh.

Windows & Doors: Aluminum

Window Type: Double Hung

Storm Sectors: Yes/Yes

Marked House No

FOUNDATION

Site: No

Over Type: No

Basement: Yes - 100%

Basement Pump: Yes

Damage: None noted

Settlement: None noted

Leakage: None noted

BASMENT

Area Sq. Ft.: 604

% Finished: 100

Ceiling: Acoust. Tile

Floor: Divers./Pcn.

Walls: Concrete

Damage: None

Insulation: None

INSULATION

Roof: Check [X]

Ceiling: Check [X]

Walls: Check [X]

Floor: Check [X]

Attic: Check [X]

Basement: Check [X]

Summary

Level 1: 1

Level 2: 1

Level 3: 1

Level 4: 1

Level 5: 1

Level 6: 1

Level 7: 1

Level 8: 1

Level 9: 1

Level 10: 1

Level 11: 1

Level 12: 1

Level 13: 1

Level 14: 1

Level 15: 1

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FROM : BFAPC

PHONE NO. : 847 5667540

Sep. 10 2003 03:14PM P3

UNIFORM RESIDENTIAL APPRAISAL REPORT									
ESTIMATED SITE VALUE					Comments on Cost Approach (over 25,000 sq. ft. of cost estimate, the value, square foot calculation and for HUD, VA and FHA, the estimated remaining economic life of the property):				
ESTIMATED REPRODUCTION COST-NEW OF IMPROVEMENTS:					Cost approach based on the Marshall & Swift Residential cost service. Estimated site value based on sales, listings, historical records and/or obsolescence method. Estimated remaining economic life: 30 years.				
Dwelling 1,363 Sq. Ft. @ \$ 85.00 = 115,855									
Patio 654 Sq. Ft. @ \$ 35.00 = 22,940									
Porch 800									
Garage/Carport 654 Sq. Ft. @ \$ 20.00 = 11,080									
Total Estimated Cost New 159,875									
Less: 50 Physical Functional External Est. Remaining Econ. Life: 35									
Depreciation 59,015 82.611 = 90,627									
Depreciated Value of Improvements 69,860									
"As-is" Value of Site Improvements 6,000									
INDICATED VALUE BY COST APPROACH 165,860									
ITEM		SUBJECT		COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
736 Franklin Avenue		912 S. Park Avenue		1423 3rd Street		601 Whinery Avenue			
Adams, Winthrop Harbor		Winthrop Harbor		Winthrop Harbor		Winthrop Harbor			
Property to Subject		0.28 miles		0.59 miles		0.20 miles			
Sales Price		136,000		163,000		137,000			
Price/Sq. Ft. Area		89.20 @ 1,525 Sq. Ft.		141.49 @ 1,152 Sq. Ft.		115.01 @ 1,183 Sq. Ft.			
Data under		02210771 MLBN		02241871 MLBN		02143099 MLBN			
Verification Sources		5002521 dead records		dead records		5072942 dead records			
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		DESCRIPTION		DESCRIPTION	
Conventional		at market		at market		at market		at market	
Date of Sale/Time		11-02/31 DOM		01-03/73 DOM		10-02/73 DOM			
Location		Average		Average		Average			
Legal/Deed/Title		Fee Simple		Fee Simple		Fee Simple			
Size		100 x 110		104 x 309		5,000		8,000	
View		Residential/Avg.		Residential/Avg.		Residential/Avg.			
Basement/Avg.		1.5-story/Avg.		1.5-story/Avg.		1.5-story/Avg.			
Quality of Construction		Stone / Good		Wood / Average		Cedar / Good		AVR / Average	
Age		73		73		73			
Condition		Average		Average (mix)		Average			
Above Grade		1,363 Sq. Ft.		1,404 Sq. Ft.		1,152 Sq. Ft.		1,183 Sq. Ft.	
Room Count		30		30		30		30	
Garage/Live Area		1,363 Sq. Ft.		1,404 Sq. Ft.		1,152 Sq. Ft.		1,183 Sq. Ft.	
Basement & Finished		Basement		Basement		Basement		Partial Basement	
Room Below Grade		Rm, Room		Unfinished		Rm, Room, Bath		Unfinished	
Functional Utility		Average		In-law/Good		Average/plus		Outbuilding/Good	
Heating/Cooling		Gas FWA/None		Radiant/None		Gas FWA C/Air		Gas FWA C/A	
Exterior/Finish/Bare		None		None		None		None	
Garage/Carport		Garage-2 car		None		Garage-3 car		Garage-3 car	
Porch, Patio, Deck		Porch		None		None		Porch	
Fence/Pool, etc.		None		None		None		None	
Modernization		Average		Average (mix)		Good		Average	
Net Adj. (Total)		10,000		19,000		19,000		8,000	
Adjusted Sales Price of Comparable		145,000		160,000		145,000		145,000	
Comments on Sales Comparison (regarding the subject property's comparability to the neighborhood, etc.): See Attached Addendum.									
ITEM		SUBJECT		COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Date, Price and Date		None		None		04/20/99, \$125,000		None	
Source for prior sales		MLBN		MLBN		4340804		MLBN	
within year of appraisal		dead records		dead records		dead records		dead records	
Analysis of any current assessment of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparable within one year of the date of appraisal: No reported sale of the subject or comparable sales within the last year in the MLBN or dead records. No previous reported listing of the subject within the last year in the MLBN.									
INDICATED VALUE BY SALES COMPARISON APPROACH					145,000				
INDICATED VALUE BY INCOME APPROACH (if Applicable) Estimated Market Rent \$					N/A No. 1 Gross Rent Multiplier N/A - \$ N/A				
This appraisal is made <input checked="" type="checkbox"/> "as is" <input type="checkbox"/> subject to the repairs, alterations, inspections or conditions listed below <input type="checkbox"/> subject to completion per plans and specifications.									
Conditions of Appraisal: No title policy nor legal description was available for review. This complete appraisal is a summary record is intended for use by the lender client and/or their assignees for a mortgage finance transaction only and not for any other use.									
Final Recommendation: Sales comparison (market) approach to value is the best indicator of the subject's market value. The cost approach supports the market approach. Income approach was not used due to the lack of relevant rental data.									
The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the verification, standards and listing conditions, and market value definition that are stated in the Uniform Residential Appraisal Report (URAR) Form 1004 (Revised 6-93).									
(BEC) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF 03/25/2003									
(WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 145,000									
APPRaiser: Brian D. Morgan					SUPERVISOR: Thomas N. Morgan				
Date Report Signed 04/03/2003					Date Report Signed 04/03/2003				
State Certification # 154-001222					State Certification # 154-001222				
Or State License /					Or State License /				

In re:

Debtor(s)

Case No.

(If known)

SCHEDULE C--PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one box)

☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are only available in certain states.☐ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on Hand	735 ILCS 5/12-1001(b)	\$10.00	\$10.00
Checking Account	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Household Goods	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Compact discs and Misc. Pictures	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Retirement Account	735 ILCS 5/12-1006 (a) - (d)	100% (Unknown)	Unknown
Wearing Apparel	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
1998 Mitsubishi	735 ILCS 5/12-1001(c)	\$1200.00	\$2135.00
Residence	735ILCS 5/12-901	\$7,500.00	\$7,500.00

In re:

Debtor(s)

Case No.

(If known)

SCHEDULE D--CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
ACCOUNT NO.10004048686009001 Mitsubishi Motors of America Inc PO Box 0555 Carol Stream, IL. 60132-0555		VALUE \$2135.00		\$ 7,431.75	\$5,296.75
ACCOUNT NO.		VALUE \$			
ACCOUNT NO.		VALUE\$			
ACCOUNT NO.		VALUE \$			
ACCOUNT NO.		VALUE \$			
ACCOUNT NO.		VALUE \$			

SUBTOTAL ---> \$ 7,431.75
(Total of this page)

_____ continuation sheets attached

TOTAL ---> \$
(Use only on last page)

In re:

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2).

☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. §507 (a)(3)

☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).

☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5).

☐ Deposits by individuals
Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(6)

☐ Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(7)

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Subtotal ->
(Total of this page)

\$

Continuation sheets attached

Total ->

\$

(Report total also on summary of Schedules)

(use only on last page of the completed Schedule E.)

In re:

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C U D	AMOUNT OF CLAIM
ACCOUNT NO 5480420009692359. AFSCME Mastercard PO Box 17051 Baltimore, MD. 21297-1051			Various Purchases		\$5,648.06
ACCOUNT NO.001196451- A490-001270 Armor Systems Corp. 2322 N. Green Bay Road Waukegan, IL. 60087			Tickets		\$100.00
ACCOUNT NO. Michael Barnett 805 Thackey Highland Park, IL. 60035			Personal Loan		\$10,000.00
ACCOUNT NO. 4305722094448746 Capitol One PO Box 60000 Seattle, WA. 98190-6000			Various Purchases		\$1708.07
ACCOUNT NO. 5291492174532628 Capitol One PO Box 60000 Seattle, WA. 98190-6000			Various Purchases		\$4404.18
ACCOUNT NO.5291492174532628 Triadvantage 1160Centre Pointe Drive Suite 1 Mendota Heights, MN. 55120			Notice only Collection for Capitol One		
ACCOUNT NO.7189121 Collection Company of America PO Box 608 Tinley Park, IL. 60477			Collection for SBC		\$212.63
ACCOUNT NO.010100008798100560030 949 Comcast Cable c/o Credit Protection PO Box 173885 Denver, CO. 80217-3885			Collection		\$145.77

ACCOUNT NO. 7207564					
Harvard Collection Services INC. 4839 Elston Ave Chicago, IL. 60630-2534			Collection for Jewel- Osco		\$46.01
Subtotal -> (Total of this page)					
Total ->					\$

Continuation Sheets attached (Report total also on summary of Schedules)

(use only on last page of the completed Schedule F.)

In re: Debtor(s) Case No. (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C U D	AMOUNT OF CLAIM
ACCOUNT NO. Mary Garner 220 Evolution Highwood, IL. 60040			Personal Loan		\$1000.00
ACCOUNT NO.3851812 Hinkley Spring Water Co. PO. Box 1888 Bedford park, IL. 60499-1888			Purchases		\$126.78
ACCOUNT NO MA0697466. International Readers League of Deerfield Beach INC. PO Box 1188 Deerfield Beach, FL. 33443-1188			Purchases		\$73.55
ACCOUNT NO. 161G Barry M. Karlov D.D.S. 1535 Lake Cook Road Suite 107 Northbrook, IL. 60062			Dental Work		\$4050.00
ACCOUNT NO. 0500033992612 Peoples Energy PO. Box 0 Chicago, IL. 60690-3991			Gas Bill		\$279.46
ACCOUNT NO. 4559508218292042 Providian Processing Service PO. Box 660548 Dallas, Tx. 75266-0548			Various purchases		\$2119.79

In re:

Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C U D	AMOUNT OF CLAIM
ACCOUNT NO.N715653 Michael E. Sturch 1440 N State Parkway Apt. 19C Chicago, IL.60610			Loan		\$75,000.00
ACCOUNT NO 924944449690 Retailers National Bank PO. Box 59231 Minneapolis, MN. 55459-0231			Various Purchases		\$361.72
ACCOUNT NO Eva Waldman 750 N. Dearborn Apt. 1011 Chicago, IL. 60610			Loan		\$3,000.00
ACCOUNT NO.P418603 Jeffery Waldman 617 N. Dickens Ave. Chicago, IL. 60614			Loan		\$25,000.00
ACCOUNT NO.6012500116945371 Donald Wilson 10310 Rosemount Court Ft. Meyers, FL			Loan		\$1500.00
ACCOUNT NO5410581123116313 Focus Receivables Management LLC PO Box 725069 Atlanta, GA. 31139			Notice for Worldwide Asset and Direct Merchants Credit Card		\$13,042.27
ACCOUNT NO.					

ACCOUNT		Terry and Mindy Zis 2134 N Winchester Chicago, IL.	Loan	\$1000.00
ACCOUNT NO		Terry Abrahamson 840 Hutchinson Chicago, IL. 60613	Notice	\$500.00
Subtotal -> (Total of this page)				\$
Total ->				\$

Continuation Sheets attached

(Report total also on summary of Schedules)

In re: Debtor(s) Case No. (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C U D	AMOUNT OF CLAIM
ACCOUNT NO 5410581123116313			Notice Only		\$10,944.00
Direct Rewards PO Box 550680 Jacksonville, FL.					
ACCOUNT NO.4305722094448746			Notice for Capitol One		\$2223.00
Alegis Group LP PO Box 741011 Houston, TX. 77274					
ACCOUNT NO.					

ACCOUNT NO.		Notice Only	Unknown
Helene Waldman 1456 Glencoe Highland Park, IL. 60035			
ACCOUNT NO.		Loan	\$2500.00
Mark Remer 6307 Rockhurst drive San Diego, CA.			
ACCOUNT NO.		Loan	\$5000.00
Scott Schumer 36 Scott Loop Highland Park, IL. 60035			
Subtotal -> (Total of this page)			
Sheet no. of sheets attached to Schedule of Creditors Holding Nonpriority Claims.			(Report total also on summary of Schedules) Total -> \$

(use only on last page of the completed Schedule F.)

In re:

Debtor(s)

Case No.

(If known)

SCHEDULE G--EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or expired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL PROPERTY. STATE CONTRACT NUMBER IF ANY GOVERNMENT CONTRACT

In re:

Debtor(s)

Case No.

(If known)

SCHEDULE H--CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re:

Debtor(s)

Case No.

(If known)

SCHEDULE I--CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

DEPENDANTS OF DEBTOR AND SPOUSE			
DEBTOR'S MARITAL STATUS: Divorced	NAMES Douglas	AGE 16	RELATIONSHIP Son
EMPLOYMENT: DEBTOR		SPOUSE	
OCCUPATION Clerk			
NAME OF EMPLOYER Cook County			
HOW LONG EMPLOYED			
ADDRESS OF EMPLOYER 5600 Old Orchard Road Skokie, IL. 60077			

	Debtor	Spouse
Income: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 2360.00	\$
Estimated monthly overtime	\$	\$
SUBTOTAL	\$ 2360.00	\$
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$	\$
b. Insurance	\$	\$
c. Union dues	\$	\$
d. Other (Specify):	\$	\$
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 580.44	\$
TOTAL NET MONTHLY TAKE HOME PAY	\$	\$
Regular income from operation of business or profession or farm (attach detailed statement)	\$	\$
Income from real property	\$	\$
Interest and dividends	\$	\$
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependants listed above	\$	\$
Social security or other government assistance (Specify)	\$	\$
Pension or retirement income	\$	\$
Other monthly income (Specify)	\$	\$
(Specify)	\$	\$
TOTAL MONTHLY INCOME	\$ 1780.00	\$
TOTAL COMBINED MONTHLY INCOME	\$	\$

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

In re: Debtor(s) Case No. (If known)

SCHEDULE J--CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ 450.00
Any real estate taxes included? Yes _____ No _____	\$
Is property insurance included? Yes _____ No _____	\$
Utilities Electricity and heating fuel	\$ 75.00
Water and sewer	\$ 65.00
Telephone	\$ 52.00
Other Clothes and Misc. expenses for son	\$ 200.00
Home maintenance (repairs and upkeep)	\$
Food	\$ 400.00
Clothing	\$ 50.00
Laundry and dry cleaning	\$ 75.00
Medical and dental expenses	\$ 25.00
Transportation (not including car payments)	\$ 120.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 15.00
Charitable contributions	\$
Insurance (not deducted from wages or included in home mortgage payments)	\$
Homeowner's or renter's	\$
Life	\$
Health	\$
Auto	\$ 100.00
Other Grooming & Stamps	\$ 50.00
Taxes (not deducted from wages or in home mortgage payments)	\$
(Specify)	\$
Installment payments: (In Chapter 12 and 13 cases, do not list payments to be included in the plan)	\$
Auto	\$ 275.00
Other	\$
Other	\$
Alimony, maintenance and support paid to others	\$
Payments for support of additional dependants not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other	\$
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 1952.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$
B. Total projected monthly expenses	\$
C. Excess income (A minus B)	\$
D. Total amount to be paid into plan each	\$
(interval)	

UNITED STATES BANKRUPTCY COURT

DISTRICT OF

In re

Debtor(s)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor Spouses filing a joint Petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business". A debtor is "in business for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider". The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any Person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor 11 U.S.C. §101(30).

[] None 1. Income from Employment or Operation of Business
State the gross amount of income the debtor has received from employment, trade, or profession, or firm operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Give AMOUNT and SOURCE (if more than one).

2003	\$39,600.00
2002	\$ 41,000.00

[X] None 2. Income Other than from Employment or Operation of Business
State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Give AMOUNT and SOURCE.

3. Payments to Creditors

[X] None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

[X] None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under Chapter 12 or Chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Give NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

4. Suits, Executions, Garnishments and Attachments

[X] None a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a Joint Petition is not filed.)

Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT and LOCATION and STATUS OR DISPOSITION.

☒ None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

☒ None 5. Repossessions, Foreclosures, and Returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

6. Assignments and Receiverships

☒ None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

☒ None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

☒ None 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT.

☒ None 8. Losses

List all losses from fire, theft; other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.

☐ None 9. Payments Related to Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

The Law Offices of Ilene F. Goldstein, Chartered

\$991.00

☒ None 10. Other Transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE, DESCRIPTION OF PROPERTY TRANSFERRED AND VALUE RECEIVED.

☐ None **11. Closed Financial Accounts**

List all financial accounts and instruments held in the name of the

debtor or for the benefit of the debtor which were closed, sold, or

Bank One 06/03

TCF Bank 02/04

otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

☒ None **12. Safe Deposit Boxes**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

☒ None **13. Setoffs**

List all setoffs made by any creditor; including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OR CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

☒ None **14. Property Held for Another Person**

List all property owned by another person that the debtor holds or controls.

Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

☐ None **15. Prior Address of Debtor**

If the debtor has moved within the two years immediately preceding

the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Give ADDRESS. NAME USED - DATES OF OCCUPANCY.

1324 w Huron 1R
Chicago, IL 60626

238 Lluewyn
Highwood, IL. 60040

220 Evolution
Highwood, IL.60040

The following questions are to be completed as shown below.*

16. Nature, Location and Name of Business*

☒ None a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

Give NAME, ADDRESS, NATURE OF BUSINESS and BEGINNING AND ENDING DATES OF OPERATION.

17. Books, Records, and Financial Statements

☐ None a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case

In Debtor's possession

kept or supervised the keeping of books of account and records of
the debtor.

Give NAME AND ADDRESS and DATES SERVICES RENDERED.

*These questions are to be completed by every debtor that is a Corporation or partnership and by any individual debtor who is or has been, within the two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.
(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.)

UNITED STATES BANKRUPTCY CODE

DISTRICT OF

re Henry Waldman

Debtor(s)

Case No.

(If Known)

STATEMENT

Pursuant to rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) the compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$..991.00.....
 - (b) prior to filing this statement, debtor(s) have paid \$..991.00.....
 - (c) the unpaid balance due and payable is \$..0.....
- (3) \$209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated:

Respectfully submitted, *Ilene F. Goldstein* Attorney for Petitioner

Ilene F. Goldstein
THE LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED
425 Huehl Road, Suite 16B
(847) 498-9595

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

Case No. _____

Chapter _____

In re: _____

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the Debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

a. Property to Be Surrendered


Description of Property	Creditor's Name
1. 98 Mitsubishi	Mitsubishi Motors Credit of America
2.	
3.	
4.	

b. Property to Be Retained (Check applicable statement of Debtor's intention confirming reaffirmation, redemption, or lien avoidance.)

Description of property	Creditor's Name	Debt will be reaffirmed pursuant to §524(c)	Property is claimed as exempt and will be redeemed pursuant to §722	Lien will be avoided pursuant to §552(f) and property will be claimed exempt
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				

3. I understand that §521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the Court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: June 03, 2004


Signature of Debtor

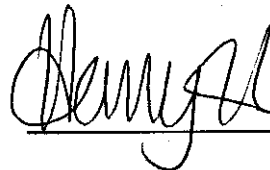
**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:)	Case No.
)	
Henry J. Waldman)	Chapter 7
)	
Debtor(s),)	Hon.

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 27

The above named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge

 603,04

Signature of Claimant

Date

Signature of Claimant

Date

ACCOUNT NO.10004048686009001

Mitsubishi Motors of America Inc
PO Box 0555
Carol Stream, IL. 60132-0555

AFSCME Mastercard
PO Box 17051
Baltimore, MD. 21297-1051

Armor Systems Corp.
2322 N. Green Bay Road
Waukegan, IL. 60087

ACCOUNT NO.
Michael Barnett
805 Thackey
Highland Park, IL. 60035

ACCOUNT NO. 4305722094448746
Capitol One
PO Box 60000
Seattle, WA. 98190-6000

ACCOUNT NO. 5291492174532628
Capitol One
PO Box 60000
Seattle, WA. 98190-6000

ACCOUNT NO.5291492174532628
Triadvantage
1160Centre Pointe Drive Suite 1
Mendota Heights, MN. 55120

ACCOUNT NO.7189121
Collection Company of America
PO Box 608
Tinley Park, IL. 60477

ACCOUNT NO.010100008798100560030949
Comcast Cable c/o Credit Protection
PO Box 173885
Denver, CO. 80217-3885

ACCOUNT NO. 7207564
Harvard Collection Services INC.
4839 Elston Ave
Chicago, IL. 60630-2534

ACCOUNT NO.
Mary Garner
220 Evolution
Highwood, IL. 60040

ACCOUNT NO.3851812
Hinkley Spring Water Co.
PO. Box 1888
Bedford park, IL. 60499-1888

ACCOUNT NO MA0697466.
International Readers League of Deefield BeachINC.
PO Box 1188
Deerfield Beach, FL. 33443-1188

ACCOUNT NO. 161G
Barry M. Karlov D.D.S.
1535 Lake Cook Road Suite 107
Northbrook, IL. 60062

ACCOUNT NO. 0500033992612
Peoples Energy
PO. Box 0
Chicago, IL. 60690-3991

ACCOUNT NO. 4559508218292042
Providian Processing Service
PO. Box 660548
Dallas, Tx. 75266-0548

ACCOUNT NO.
Notice Only
Helene Waldman
1456 Glencoe
Highland Park, IL. 60035

ACCOUNT NO.
Mark Remer
6307 Rockhurst drive
San Diego, CA.

ACCOUNT NO.
Scott Schumer
36 Scott Loop
Highland Park, IL. 60035

Terry Abrahamson
840 Hutchinson
Chicago, IL. 60613

Michael E. Sturch
1440 N State Parkway Apt. 19C
Chicago, IL. 60610

Retailers National Bank
PO. Box 59231
Minneapolis, MN. 55459-0231

Eva Waldman
750 N. Dearborn Apt. 1011
Chicago, IL. 60610

Jeffery Waldman
617 N. Dickens Ave.
Chicago, IL. 60614

Donald Wilson
10310 Rosemount Court
Ft. Meyers, FL

Focus Receivables Management LLC
PO Box 725069
Atlanta, GA. 31139

Terry and Mindy Zis
2134 N Winchester
Chicago, IL.

Terry Abrahamson
840 Hutchinson
Chicago, IL. 60613